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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

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UTAH INSURANCE DEPARTMENT,

Complainant,

v.

ANNETTE HOALDRIDGE  
3425 N. Canyon Road  
Provo, UT 84604  
License # 293837

Respondent.

**AMENDED STIPULATION  
AND ORDER**

Docket No. 2015-140BB

Enf. Case No. 3700

Judge Gregory Soderberg  
Administrative Law Judge

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**STIPULATION**

The Utah Insurance Department ("Department"), by and through its legal counsel, and Annette Hoaldrige ("Respondent"), hereby stipulate and agree as follows:

1. Respondent holds a Resident Limited Line Producer Individual License with the qualification of bail. Respondent's business address is 3425 N. Canyon Road, Provo, UT 84604. Respondent's License Number is 293837.
2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-201; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent knows of her right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

5. This signed Stipulation, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

6. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

(Signature Section Follows)

Dated this 11 day of December, 2015.

  
ANNETTE HOALDRIDGE

Dated this 14<sup>th</sup> day of December, 2015.

  
Gary D. Josephson, Asst. Attorney General  
UTAH DEPARTMENT OF INSURANCE

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. Response holds a Resident Limited Line producer Individual License with the qualification of bail. Respondent allowed her individual license to lapse on April 30, 2015. When Respondent's license lapsed, her associations were automatically terminated on SIRCON. Respondent reinstated her license on May 5, 2015; however, AAA Bail bonds did not reinstate her association until May 13, 2015.
2. Prior to Respondent's license expiration, AAA Bail Bonds contacted Respondent to remind her of her upcoming renewal. On May 5, 2015, AAA Bail Bonds sent an email to Respondent informing her that she could no longer write bond until her license was reinstated and she was properly associated to AAA Bail Bonds.
3. Although SIRCON showed Respondent's association with AAA Bail Bonds was

terminated, she continued to write bail on behalf of AAA Bail Bonds. During the time frame of May 1, 2015 and May 12, 2015, Respondent wrote four (4) bonds for AAA Bail bonds. The amount of premiums collected on these four bonds totaled \$21,384.00.

4. The Respondent has agreed to an administrative forfeiture in the amount of \$1,000.00 and the Department has agreed to allow her to pay the forfeiture over a three month period.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

#### **CONCLUSIONS OF LAW**

1. Utah Code Sections 31A-23a-205 and 402 prohibits a bail bond producer from operating in this state without an appointment from an authorized bail bond surety insurer or a licensed bail bond surety company. A bail bond producer has no authority to issue a bail bond without holding a current appointment from a bail bond surety or current designation from a bail bond company. Respondent violated these provisions when she wrote four bonds during the period she was not associated to AAA Bail Bonds.

2. Utah Administrative Code R.590-186-6 requires all persons doing business as bail bond agents to be licensed, with licenses being renewed at the end of the two year licensing period. In violation of this Rule, Respondent allowed her license to lapse which also allowed her association to AAA Bail Bonds to expire, yet she continued to write bail bonds during this period.

4. The proposed administrative forfeiture of \$1,000.00 is appropriate in this matter.



Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:


**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent Annette Hoaldrige is hereby assessed an administrative forfeiture in the amount of \$1,000.00, which will be paid in six monthly payments.
2. Respondent shall make the first payment of \$166.66 to the Department before January 1, 2016; the next four payments of \$166.66 each shall be paid before the First of each succeeding month. The sixth and final payment will be \$166.70 and shall be paid to the Department before June, 1, 2016.

DATED this 14th day of December, 2015.

TODD E. KISER  
Insurance Commissioner

  
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Gregory Söderberg, Esq.  
Administrative Law Judge  
Utah Department of Insurance

**NOTIFICATION TO RESPONDENT**

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or

revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

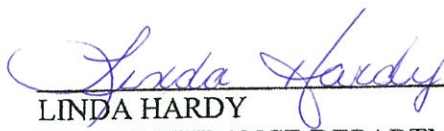
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

**CERTIFICATE OF MAILING**

The undersigned hereby certifies that on this date, a true and correct copy of the  
**AMENDED STIPULATION AND ORDER** was mailed, postage prepaid, to the following:

**ANNETTE HOALDRIDGE  
3425 N. CANYON ROAD  
PROVO, UT 84604**

Dated this 16<sup>th</sup> day of December, 2015.

  
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LINDA HARDY  
UTAH INSURANCE DEPARTMENT  
STATE OFFICE BUILDING, ROOM 3110  
SALT LAKE CITY, UT 84114-6901

**UTAH**  
**Invoice - Original**

ANNETTE HOALDRIDGE  
HOALDRIDGE, ANNETTE  
3425 N CANYON RD  
PROVO UT 84604

Printed Date: December 16, 2015  
Invoice Date: December 16, 2015  
Balance Due: \$1,000.00  
Due Date: January 20, 2016  
Invoice ID: 824582  
Payor ID: 1370292

Date	Item Description	Amount	
12-16-2015	Bail Bond Forfeitures and Fines	\$1,000.00	E-Case 3700 Docket # 2015-140 BB to be paid in six monthly payments

No Adjustments

No Payments

**Balance Amount Due** \$1,000.00

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**UTAH**  
**Invoice - Original**

Make check payable to: Utah Insurance Department  
Send payment to:  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901

Invoice Date: December 16, 2015  
Balance Due: \$1,000.00  
Due Date: January 20, 2016  
Invoice ID: 824582  
Payor ID: 1370292

E-Case 3700 Docket # 2015-140 BB to be paid in six monthly payments

**Detach and Return this Voucher with Payment**  
**Payments Will Not Be Processed without Voucher**